

### ABSTRACT OF THE DISCLOSURE

- A Life-Time Value system is a data-driven computer-facilitated financial model that provides accurate and consistent profitability projections using current period account level profitability data stored in a Relational Database Management System. The
- 5 Life-Time Value system performs Net Present Value and Future Value calculations using accounts, amounts and rates retrieved from the Relational Database Management System by a Selector function using selection criteria specified by one or more rules. The results from the Net Present Value and Future Value calculations are integrated to provide a Life-Time Value of one or more customers.

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